

Exhibit J

DEF - DMS5 - BRCH CERTIFIED (T (2)).txt
%%H002681GM 50019-0049LTR1DEF - DMS5 - BRCH CERTIFIED (TX/SD)
SYSLTR1 P5 03/06/ 227173 05031 0
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{DPLX}}

00PFST519

03/06/06

Certified Number: 7004135000040781769
TERRANCE P GORMAN
KAREN GORMAN
2812 BROWNING DR

PLANO TX 75093-0000

RE: Account Number 7173
Property Address 2812 BROWNING DRIVE

PLANO TX 75093-0000

Dear TERRANCE P GORMAN
KAREN GORMAN

Pursuant to the terms of your Note and Deed of Trust, you are hereby served notice of the following:

You have not made timely payments of principal and interest under the Note, and escrow requirements under the Deed of Trust, which sums were due for 01/01/06 through 03/01/06, each in the amount of \$ 2807.80. Due to your failure to make such payments, you also owe late charges of \$ 220.52.

Demand is hereby made for you to cure such default by paying all amounts due now on or before thirty (30) days from the date this letter is mailed. The amount due as of the date of this letter is \$ 8658.92. This amount includes outstanding charges, if any. If any other installments or expenses become due at the time you attempt to cure this default, they will be added to this figure. Payment must be made by cashier's check or certified funds. Partial payment will not be accepted.

If the amount needed to cure the default is not received within 30 days from the date this notice is mailed, we will accelerate the loan balance secured by the Deed of Trust. We will also exercise our right to foreclose the lien created under the Deed of Trust and sell the property, securing payment of the notice. In addition, if any real estate taxes are past due they are to be brought current.

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DEF - DMS5 - BRCH CERTIFIED (T (2)).txt

03/06/06

Account Number [REDACTED] 7173

Page Two

Due to the non-receipt of your monthly mortgage payment, we may perform an inspection of the above-mentioned property. Inspections are performed to determine the condition and occupancy status of the property. As required by law, you are hereby notified that your credit rating may be adversely affected if you do not fulfill the terms of your credit obligations.

You have the right to reinstate the Note and Deed of Trust after acceleration if, prior to the scheduled foreclosure sale of the property, you pay all installments and late charges then due, and pay all reasonable costs and expenses, including, but not limited to attorney's fees.

You have the right to assert the non-existence of the default or any other defenses you may have to the acceleration of the debt and the sale of the property.

If the property is sold at a foreclosure sale for an amount less than the unpaid principal balance plus accrued and unpaid interest thereon, late charges, trustee's fees, attorney's fees and any sums due under the Note or Deed of Trust, you will be liable for the deficiency to the full extent allowed by law.

If you have any questions regarding this letter, the amount due, or the actions you must take to reinstate the loan, please contact a loan counselor at 800-850-4622.

Collection Department
Loan Servicing

Notice - This is an attempt to collect a debt and any information obtained will be used for that purpose. If your debt has been discharged in bankruptcy, our rights are being exercised against the collateral for the above-referenced loan, not as a personal liability.

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DEF - DMS5 - BRCH CERTIFIED (T (2)).txt
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{DPLX}}

00PFST519

07/03/06

Certified Number: 7004251000069968090
TERRANCE P GORMAN
KAREN GORMAN
2812 BROWNING DR

PLANO TX 75093-0000

RE: Account Number 7173
Property Address 2812 BROWNING DRIVE

PLANO TX 75093-0000

Dear TERRANCE P GORMAN
KAREN GORMAN

Pursuant to the terms of your Note and Deed of Trust, you are hereby served notice of the following:

You have not made timely payments of principal and interest under the Note, and escrow requirements under the Deed of Trust, which sums were due for 05/01/06 through 07/01/06, each in the amount of \$ 2807.80. Due to your failure to make such payments, you also owe late charges of \$ 220.52.

Demand is hereby made for you to cure such default by paying all amounts due now on or before thirty (30) days from the date this letter is mailed. The amount due as of the date of this letter is \$ 8769.18. This amount includes outstanding charges, if any. If any other installments or expenses become due at the time you attempt to cure this default, they will be added to this figure. Payment must be made by cashier's check or certified funds. Partial payment will not be accepted.

If the amount needed to cure the default is not received within 30 days from the date this notice is mailed, we will accelerate the loan balance secured by the Deed of Trust. We will also exercise our right to foreclose the lien created under the Deed of Trust and sell the property, securing payment of the notice. In addition, if any real estate taxes are past due they are to be brought current.

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DEF - DMS5 - BRCH CERTIFIED (T (2)).txt

07/03/06

Account Number [REDACTED] 7173

Page Two

Due to the non-receipt of your monthly mortgage payment, we may perform an inspection of the above-mentioned property. Inspections are performed to determine the condition and occupancy status of the property. As required by law, you are hereby notified that your credit rating may be adversely affected if you do not fulfill the terms of your credit obligations.

You have the right to reinstate the Note and Deed of Trust after acceleration if, prior to the scheduled foreclosure sale of the property, you pay all installments and late charges then due, and pay all reasonable costs and expenses, including, but not limited to attorney's fees.

You have the right to assert the non-existence of the default or any other defenses you may have to the acceleration of the debt and the sale of the property.

If the property is sold at a foreclosure sale for an amount less than the unpaid principal balance plus accrued and unpaid interest thereon, late charges, trustee's fees, attorney's fees and any sums due under the Note or Deed of Trust, you will be liable for the deficiency to the full extent allowed by law.

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Loan Servicing

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00PFST519

12/04/06

Certified Number: 7004251000069984820
TERRANCE P GORMAN
KAREN GORMAN
2812 BROWNING DR

PLANO TX 75093-0000

RE: Account Number 7173
Property Address 2812 BROWNING DRIVE

PLANO TX 75093-0000

Dear TERRANCE P GORMAN
KAREN GORMAN

Pursuant to the terms of your Note and Deed of Trust, you are hereby served notice of the following:

You have not made timely payments of principal and interest under the Note, and escrow requirements under the Deed of Trust, which sums were due for 10/01/06 through 12/01/06, each in the amount of \$ 2958.56. Due to your failure to make such payments, you also owe late charges of \$ 220.52.

Demand is hereby made for you to cure such default by paying all amounts due now on or before thirty (30) days from the date this letter is mailed. The amount due as of the date of this letter is \$ 9317.28. This amount includes outstanding charges, if any. If any other installments or expenses become due at the time you attempt to cure this default, they will be added to this figure. Payment must be made by cashier's check or certified funds. Partial payment will not be accepted.

If the amount needed to cure the default is not received within 30 days from the date this notice is mailed, we will accelerate the loan balance secured by the Deed of Trust. We will also exercise our right to foreclose the lien created under the Deed of Trust and sell the property, securing payment of the notice. In addition, if any real estate taxes are past due they are to be brought current.

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DEF - DMS5 - BRCH CERTIFIED (T (1)).txt

12/04/06

Account Number [REDACTED] 7173

Page Two

Due to the non-receipt of your monthly mortgage payment, we may perform an inspection of the above-mentioned property. Inspections are performed to determine the condition and occupancy status of the property. As required by law, you are hereby notified that your credit rating may be adversely affected if you do not fulfill the terms of your credit obligations.

You have the right to reinstate the Note and Deed of Trust after acceleration if, prior to the scheduled foreclosure sale of the property, you pay all installments and late charges then due, and pay all reasonable costs and expenses, including, but not limited to attorney's fees.

You have the right to assert the non-existence of the default or any other defenses you may have to the acceleration of the debt and the sale of the property.

If the property is sold at a foreclosure sale for an amount less than the unpaid principal balance plus accrued and unpaid interest thereon, late charges, trustee's fees, attorney's fees and any sums due under the Note or Deed of Trust, you will be liable for the deficiency to the full extent allowed by law.

If you have any questions regarding this letter, the amount due, or the actions you must take to reinstate the loan, please contact a loan counselor at 800-850-4622.

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Loan Servicing

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00PFST519

03/04/08

Certified Number: 7007302000005629634
TERRANCE P GORMAN
KAREN GORMAN
2812 BROWNING DR

PLANO TX 75093-0000

RE: Account Number 7173
Property Address 2812 BROWNING DRIVE

PLANO TX 75093-0000

Dear TERRANCE P GORMAN
KAREN GORMAN

Pursuant to the terms of your Note and Deed of Trust, you are hereby served notice of the following:

You have not made timely payments of principal and interest under the Note, and escrow requirements under the Deed of Trust, which sums were due for 02/01/08 through 03/01/08. Due to your failure to make such payments, you also owe late charges of \$ 123.28.

Demand is hereby made for you to cure such default by paying all amounts due now on or before thirty (30) days from the date this letter is mailed. The amount due as of the date of this letter is \$ 6808.84. This amount includes outstanding charges, if any. If any other installments or expenses become due at the time you attempt to cure this default, they will be added to this figure. Payment must be made by cashier's check or certified funds. Partial payment will not be accepted.

If the amount needed to cure the default is not received within 30 days from the date this notice is mailed, we will accelerate the loan balance secured by the Deed of Trust. We will also exercise our right to foreclose the lien created under the Deed of Trust and sell the property, securing payment of the notice. In addition, if any real estate taxes are past due they are to be brought current.

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DEF - DMS5 - BRCH CERTIFIED (T (1)).txt

03/04/08

Account Number [REDACTED] 7173

Page Two

Due to the non-receipt of your monthly mortgage payment, we may perform an inspection of the above-mentioned property. Inspections are performed to determine the condition and occupancy status of the property. As required by law, you are hereby notified that your credit rating may be adversely affected if you do not fulfill the terms of your credit obligations.

You have the right to reinstate the Note and Deed of Trust after acceleration if, prior to the scheduled foreclosure sale of the property, you pay all installments and late charges then due, and pay all reasonable costs and expenses, including, but not limited to attorney's fees.

You have the right to assert the non-existence of the default or any other defenses you may have to the acceleration of the debt and the sale of the property.

If the property is sold at a foreclosure sale for an amount less than the unpaid principal balance plus accrued and unpaid interest thereon, late charges, trustee's fees, attorney's fees and any sums due under the Note or Deed of Trust, you will be liable for the deficiency to the full extent allowed by law.

If you have any questions regarding this letter, the amount due, or the actions you must take to reinstate the loan, please contact a loan counselor at 800-850-4622.

Collection Department
Loan Servicing

Please note that this is an attempt to collect a debt and any information obtained will be used for that purpose.

For any individuals named herein who have filed for bankruptcy, or have been discharged of personal liability for repayment of this debt by order of the bankruptcy court, be advised that we are exercising our rights against the property only, not against you personally.

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00PFST519

04/02/08

Certified Number: 7007302000005737090
TERRANCE P GORMAN
KAREN GORMAN
2812 BROWNING DR

PLANO TX 75093-0000

RE: Account Number 7173
Property Address 2812 BROWNING DRIVE

PLANO TX 75093-0000

Dear TERRANCE P GORMAN
KAREN GORMAN

Pursuant to the terms of your Note and Deed of Trust, you are hereby served notice of the following:

You have not made timely payments of principal and interest under the Note, and escrow requirements under the Deed of Trust, which sums were due for 03/01/08 through 04/01/08. Due to your failure to make such payments, you also owe late charges of \$ 123.28.

Demand is hereby made for you to cure such default by paying all amounts due now on or before thirty (30) days from the date this letter is mailed. The amount due as of the date of this letter is \$ 6795.50. This amount includes outstanding charges, if any. If any other installments or expenses become due at the time you attempt to cure this default, they will be added to this figure. Payment must be made by cashier's check or certified funds. Partial payment will not be accepted.

If the amount needed to cure the default is not received within 30 days from the date this notice is mailed, we will accelerate the loan balance secured by the Deed of Trust. We will also exercise our right to foreclose the lien created under the Deed of Trust and sell the property, securing payment of the notice. In addition, if any real estate taxes are past due they are to be brought current.

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DEF - DMS5 - BRCH CERTIFIED (T (1)).txt

04/02/08

Account Number [REDACTED] 7173

Page Two

Due to the non-receipt of your monthly mortgage payment, we may perform an inspection of the above-mentioned property. Inspections are performed to determine the condition and occupancy status of the property. As required by law, you are hereby notified that your credit rating may be adversely affected if you do not fulfill the terms of your credit obligations.

You have the right to reinstate the Note and Deed of Trust after acceleration if, prior to the scheduled foreclosure sale of the property, you pay all installments and late charges then due, and pay all reasonable costs and expenses, including, but not limited to attorney's fees.

You have the right to assert the non-existence of the default or any other defenses you may have to the acceleration of the debt and the sale of the property.

If the property is sold at a foreclosure sale for an amount less than the unpaid principal balance plus accrued and unpaid interest thereon, late charges, trustee's fees, attorney's fees and any sums due under the Note or Deed of Trust, you will be liable for the deficiency to the full extent allowed by law.

If you have any questions regarding this letter, the amount due, or the actions you must take to reinstate the loan, please contact a loan counselor at 800-850-4622.

Collection Department
Loan Servicing

Please note that this is an attempt to collect a debt and any information obtained will be used for that purpose.

For any individuals named herein who have filed for bankruptcy, or have been discharged of personal liability for repayment of this debt by order of the bankruptcy court, be advised that we are exercising our rights against the property only, not against you personally.

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00PFST519

05/05/08

Certified Number: 7007302000005724021
TERRANCE P GORMAN
KAREN GORMAN
2812 BROWNING DR

PLANO TX 75093-0000

RE: Account Number 7173
Property Address 2812 BROWNING DRIVE

PLANO TX 75093-0000

Dear TERRANCE P GORMAN
KAREN GORMAN

Pursuant to the terms of your Note and Deed of Trust, you are hereby served notice of the following:

You have not made timely payments of principal and interest under the Note, and escrow requirements under the Deed of Trust, which sums were due for 04/01/08 through 05/01/08. Due to your failure to make such payments, you also owe late charges of \$ 123.28.

Demand is hereby made for you to cure such default by paying all amounts due now on or before thirty (30) days from the date this letter is mailed. The amount due as of the date of this letter is \$ 6643.41. This amount includes outstanding charges, if any. If any other installments or expenses become due at the time you attempt to cure this default, they will be added to this figure. Payment must be made by cashier's check or certified funds. Partial payment will not be accepted.

If the amount needed to cure the default is not received within 30 days from the date this notice is mailed, we will accelerate the loan balance secured by the Deed of Trust. We will also exercise our right to foreclose the lien created under the Deed of Trust and sell the property, securing payment of the notice. In addition, if any real estate taxes are past due they are to be brought current.

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DEF - DMS5 - BRCH CERTIFIED (T (1)).txt

05/05/08

Account Number [REDACTED] 7173

Page Two

Due to the non-receipt of your monthly mortgage payment, we may perform an inspection of the above-mentioned property. Inspections are performed to determine the condition and occupancy status of the property. As required by law, you are hereby notified that your credit rating may be adversely affected if you do not fulfill the terms of your credit obligations.

You have the right to reinstate the Note and Deed of Trust after acceleration if, prior to the scheduled foreclosure sale of the property, you pay all installments and late charges then due, and pay all reasonable costs and expenses, including, but not limited to attorney's fees.

You have the right to assert the non-existence of the default or any other defenses you may have to the acceleration of the debt and the sale of the property.

If the property is sold at a foreclosure sale for an amount less than the unpaid principal balance plus accrued and unpaid interest thereon, late charges, trustee's fees, attorney's fees and any sums due under the Note or Deed of Trust, you will be liable for the deficiency to the full extent allowed by law.

If you have any questions regarding this letter, the amount due, or the actions you must take to reinstate the loan, please contact a loan counselor at 800-850-4622.

Collection Department
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00PFST519

06/02/08

Certified Number: 7008015000036837131
TERRANCE P GORMAN
KAREN GORMAN
2812 BROWNING DR

PLANO TX 75093-0000

RE: Account Number 7173
Property Address 2812 BROWNING DRIVE

PLANO TX 75093-0000

Dear TERRANCE P GORMAN
KAREN GORMAN

Pursuant to the terms of your Note and Deed of Trust, you are hereby served notice of the following:

You have not made timely payments of principal and interest under the Note, and escrow requirements under the Deed of Trust, which sums were due for 05/01/08 through 06/01/08. Due to your failure to make such payments, you also owe late charges of \$ 123.28.

Demand is hereby made for you to cure such default by paying all amounts due now on or before thirty (30) days from the date this letter is mailed. The amount due as of the date of this letter is \$ 6491.32. This amount includes outstanding charges, if any. If any other installments or expenses become due at the time you attempt to cure this default, they will be added to this figure. Payment must be made by cashier's check or certified funds. Partial payment will not be accepted.

If the amount needed to cure the default is not received within 30 days from the date this notice is mailed, we will accelerate the loan balance secured by the Deed of Trust. We will also exercise our right to foreclose the lien created under the Deed of Trust and sell the property, securing payment of the notice. In addition, if any real estate taxes are past due they are to be brought current.

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DEF - DMS5 - BRCH CERTIFIED (T.txt)

06/02/08

Account Number [REDACTED] 7173

Page Two

Due to the non-receipt of your monthly mortgage payment, we may perform an inspection of the above-mentioned property. Inspections are performed to determine the condition and occupancy status of the property. As required by law, you are hereby notified that your credit rating may be adversely affected if you do not fulfill the terms of your credit obligations.

You have the right to reinstate the Note and Deed of Trust after acceleration if, prior to the scheduled foreclosure sale of the property, you pay all installments and late charges then due, and pay all reasonable costs and expenses, including, but not limited to attorney's fees.

You have the right to assert the non-existence of the default or any other defenses you may have to the acceleration of the debt and the sale of the property.

If the property is sold at a foreclosure sale for an amount less than the unpaid principal balance plus accrued and unpaid interest thereon, late charges, trustee's fees, attorney's fees and any sums due under the Note or Deed of Trust, you will be liable for the deficiency to the full extent allowed by law.

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00PFST519

07/03/08

Certified Number: 7008114000016599884
TERRANCE P GORMAN
KAREN GORMAN
2812 BROWNING DR

PLANO TX 75093-0000

RE: Account Number 7173
Property Address 2812 BROWNING DRIVE

PLANO TX 75093-0000

Dear TERRANCE P GORMAN
KAREN GORMAN

Pursuant to the terms of your Note and Deed of Trust, you are hereby served notice of the following:

You have not made timely payments of principal and interest under the Note, and escrow requirements under the Deed of Trust, which sums were due for 06/01/08 through 07/01/08. Due to your failure to make such payments, you also owe late charges of \$ 123.28.

Demand is hereby made for you to cure such default by paying all amounts due now on or before thirty (30) days from the date this letter is mailed. The amount due as of the date of this letter is \$ 6339.23. This amount includes outstanding charges, if any. If any other installments or expenses become due at the time you attempt to cure this default, they will be added to this figure. Payment must be made by cashier's check or certified funds. Partial payment will not be accepted.

If the amount needed to cure the default is not received within 30 days from the date this notice is mailed, we will accelerate the loan balance secured by the Deed of Trust. We will also exercise our right to foreclose the lien created under the Deed of Trust and sell the property, securing payment of the notice. In addition, if any real estate taxes are past due they are to be brought current.

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DEF - DMS5 - BRCH CERTIFIED (T.txt)

07/03/08

Account Number [REDACTED] 7173

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